REMARKS

Claims 1, 4, 5, and 7 remain in the application with claims 1

and 4 having been amended hereby.

This amendment is intended to place the claims in better

condition for appeal.

Reconsideration is respectfully requested of the rejection of

the claims under 35 USC 103, as being unpatentable over Peterson in

view of Kupka et al., Akiyama et al. and the White publication.

Applicant maintains that the primary reference merely teaches

the use of a general prepaid card that inherently does not transmit

remaining accounting points to an accounting center as required by

the present invention.

Entry of this amendment for the purposes of appeal is

earnestly solicited.

Respectfully submitted,

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